

Time to sign up for health insurance

By Barton Health

Ready to change your health care coverage? If so, the time to do it is rapidly approaching.

Open enrollment for the Health Insurance Marketplace, often called the health insurance exchange, starts Oct. 1. The marketplace is designed to help you find health coverage that fits your budget and meets your needs. Coverage starts Jan. 1.

What's in it for me?

When you use the Health Insurance Marketplace, you'll fill out an application and find out what your monthly premiums will be for various levels of insurance coverage. You'll also find out whether you qualify for subsidized lower out-of-pocket costs.

In addition, the marketplace will tell you whether you qualify for free or low-cost coverage available through Medicaid (Medi-Cal in California) or the Children's Health Insurance Program.

How is it different from before?

Insurance plans in the marketplace are offered by private companies, and they all cover the same core set of benefits, called essential health benefits. These essential health benefits include at least the following items and services: ambulatory patient services, emergency services, hospitalization, maternity and newborn care, mental health and substance use disorder services, including behavioral health treatment, prescription drugs, rehabilitative and habilitative services and devices, laboratory services, preventative wellness services and chronic disease management, and

pediatric services.

No plan can turn you away or charge you more because you have an illness or medical condition. And plans can't charge women more than men.

How do I find my exchange?

If you live in California, visit California's Health Insurance Marketplace, called Covered California, online. Nevada residents can visit Nevada's Marketplace.

Yeah, but will it really help me?

The marketplace simplifies your search for health coverage by gathering the options available in your area in one place. With one application, you can compare plans based on price, benefits, quality, and other features important to you—before you make a choice. You can also get help online or by phone.

We can help you

Remember, enrollment starts Oct. 1. Go to Barton's website to access to local health care reform information, future educational events, website links, and the latest news affecting area residents.